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3626

Docket: 6944

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

First Named Inventor:	Badri N. Prasad	
Appln. No.:	09/733,215	
Filing Date:	December 8, 2000	Examiner: K. Bui
Title:	<b>Method for High-Risk Member Identification</b>	Group Art Unit: 3626

AMENDMENT AND RESPONSE

**Mail Stop Amendments**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

I hereby certify that this document is being sent via First Class U. S. mail addressed to: Mail Stop Amendments, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 23 day of January, 2006.

*Frances Essien*

Frances Essien

Dear Sir:

In response to the Office Action of October 21, 2005, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.